

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF MISSISSIPPI**

IN RE: Keisha Latasha Anderson, Debtor

**Case No. 25-12124-SDM
CHAPTER 13**

**NOTICE OF FILING CHAPTER 13 PLAN AND MOTIONS FOR VALUATION AND
LIEN AVOIDANCE**

The above-named Debtor has filed a *Chapter 13 plan and Motions for Valuation and Lien Avoidance* (the “Plan”) with the Bankruptcy Court in the above referenced case (see attachment).

Any objection to confirmation of the Plan or the motions contained therein shall be filed in writing with the Clerk of Court at ABD US Bankruptcy Courthouse, 703 Hwy 145 North, Aberdeen, MS 39730, on or before August 13, 2025. Copies of the objection must be served on the Trustee, US Trustee, Debtor, and Attorney for Debtor.

Objections to confirmation will be heard and confirmation determined on September 03, 2025, at 10:30 AM, ABD US Bankruptcy Court, 703 Hwy 145 North, Aberdeen, MS 39730, unless the court orders otherwise. If no objection is timely filed, the Plan may be confirmed without a hearing.

Date: July 10, 2025

/s/ Thomas C. Rollins, Jr.
Thomas C. Rollins, Jr., Attorney for Debtor

Thomas C. Rollins, Jr., MSB# 103469
The Rollins Law Firm, PLLC
P.O. Box 13767
Jackson, MS 39236
trollins@therollinsfirm.com
601-500-5533

12/17

1.1	A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.3	Nonstandard provisions, set out in Part 8.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

Page 1

Debtor Keisha Latasha Anderson Case number _____

Joint Debtor shall pay ____ (☐ monthly, ☐ semi-monthly, ☐ weekly, or ☐ bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the court, an Order directing payment shall be issued to the joint debtor's employer at the following address:

2.3 Income tax returns/refunds.

Check all that apply

- ☒ Debtor(s) will retain any exempt income tax refunds received during the plan term.
- ☐ Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will turn over to the trustee all non-exempt income tax refunds received during the plan term.
- ☐ Debtor(s) will treat income refunds as follows:

2.4 Additional payments.

Check one.

- ☒ **None.** If "None" is checked, the rest of § 2.4 need not be completed or reproduced.

Part 3: Treatment of Secured Claims

3.1 Mortgages. (Except mortgages to be crammed down under 11 U.S.C. § 1322(c)(2) and identified in § 3.2 herein.).

Check all that apply.

- ☒ **None.** If "None" is checked, the rest of § 3.1 need not be completed or reproduced.

Insert additional claims as needed.

3.2 Motion for valuation of security, payment of fully secured claims, and modification of undersecured claims. Check one..

- ☐ **None.** If "None" is checked, the rest of § 3.2 need not be completed or reproduced.
The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.
- ☒ Pursuant to Bankruptcy Rule 3012, for purposes of 11 U.S.C. § 506(a) and § 1325(a)(5) and for purposes of determination of the amounts to be distributed to holders of secured claims, debtor(s) hereby move(s) the court to value the collateral described below at the lesser of any value set forth below or any value set forth in the proof of claim. Any objection to valuation shall be filed on or before the objection deadline announced in Part 9 of the Notice of Chapter 13 Bankruptcy Case (Official Form 309I).

The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5 of this plan. If the amount of a creditor's secured claim is listed below as having no value, the creditor's allowed claim will be treated in its entirety as an unsecured claim under Part 5 of this plan. Unless otherwise ordered by the court, the amount of the creditor's total claim listed on the proof of claim controls over any contrary amounts listed in this paragraph.

Name of creditor	Estimated amount of creditor's total claim #	Collateral	Value of collateral	Amount of secured claim	Interest rate*
American Credit Acceptance	\$9,418.00	2018 Chevy Equinox 194173 miles	\$6,241.50	\$6,241.50	10.00%

Insert additional claims as needed.

#For mobile homes and real estate identified in § 3.2: Special Claim for taxes/insurance:

Name of creditor	Collateral	Amount per month	Beginning
-NONE-			month

* Unless otherwise ordered by the court, the interest rate shall be the current Till rate in this District

Debtor Keisha Latasha Anderson Case number _____

For vehicles identified in § 3.2: The current mileage is _____

3.3 Secured claims excluded from 11 U.S.C. § 506.

Check one.

☒ **None.** If “None” is checked, the rest of § 3.3 need not be completed or reproduced.

3.4 Motion to avoid lien pursuant to 11 U.S.C. § 522.

Check one.

☒ **None.** If “None” is checked, the rest of § 3.4 need not be completed or reproduced.

3.5 Surrender of collateral.

Check one.

☐ **None.** If “None” is checked, the rest of § 3.5 need not be completed or reproduced.

☒ The debtor(s) elect to surrender to each creditor listed below the collateral that secures the creditor’s claim. The debtor(s) request that upon confirmation of this plan the stay under 11 U.S.C. § 362(a) be terminated as to the collateral only and that the stay under § 1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 5 below.

Name of Creditor	Collateral
Family Choice Financia	Household Goods
First Heritage	Household Goods
First Metropolitan Financial Services	Household Goods
Tower Loan	Household Goods
United Credit	Household Goods
WFC	Household Goods

Insert additional claims as needed.

Part 4: Treatment of Fees and Priority Claims

4.1 General

Trustee’s fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

4.2 Trustee’s fees

Trustee’s fees are governed by statute and may change during the course of the case.

4.3 Attorney’s fees.

☒ No look fee: 4,600.00

Total attorney fee charged: \$4,600.00

Attorney fee previously paid: \$1,122.00

Attorney fee to be paid in plan per confirmation order: \$3,478.00

☐ Hourly fee: \$____. (Subject to approval of Fee Application.)

4.4 Priority claims other than attorney’s fees and those treated in § 4.5.

Check one.

☒ **None.** If “None” is checked, the rest of § 4.4 need not be completed or reproduced.

4.5 Domestic support obligations.

Debtor Keisha Latasha Anderson Case number _____

☒ **None.** If "None" is checked, the rest of § 4.5 need not be completed or reproduced.

Part 5: Treatment of Nonpriority Unsecured Claims

5.1 Nonpriority unsecured claims not separately classified.

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata. If more than one option is checked, the option providing the largest payment will be effective. *Check all that apply.*

- ☒ The sum of \$ **0.00**
☐ _____ % of the total amount of these claims, an estimated payment of \$ _____
☒ The funds remaining after disbursements have been made to all other creditors provided for in this plan.

If the estate of the debtor(s) were liquidated under chapter 7, nonpriority unsecured claims would be paid approximately **\$0.00**. Regardless of the options checked above, payments on allowed nonpriority unsecured claims will be made in at least this amount.

5.2 Other separately classified nonpriority unsecured claims (special claimants). Check one.

☒ **None.** If "None" is checked, the rest of § 5.3 need not be completed or reproduced.

Part 6: Executory Contracts and Unexpired Leases

6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected. Check one.

☒ **None.** If "None" is checked, the rest of § 6.1 need not be completed or reproduced.

Part 7: Vesting of Property of the Estate

7.1 Property of the estate will vest in the debtor(s) upon entry of discharge.

Part 8: Nonstandard Plan Provisions

8.1 Check "None" or List Nonstandard Plan Provisions

☒ **None.** If "None" is checked, the rest of Part 8 need not be completed or reproduced.

Part 9: Signatures:

9.1 Signatures of Debtor(s) and Debtor(s)' Attorney

The Debtor(s) and attorney for the Debtor(s), if any, must sign below. If the Debtor(s) do not have an attorney, the Debtor(s) must provide their complete address and telephone number.

X /s/ Keisha Latasha Anderson
Keisha Latasha Anderson
Signature of Debtor 1

X _____
Signature of Debtor 2

Executed on July 8, 2025

Executed on _____

2375 Attala CR 4125
Address
Sallis MS 39160-0000
City, State, and Zip Code

Telephone Number

Address

City, State, and Zip Code

Telephone Number

X /s/ Thomas C. Rollins, Jr.

Date July 8, 2025

Debtor Keisha Latasha Anderson Case number _____

Thomas C. Rollins, Jr. 103469

Signature of Attorney for Debtor(s)

P.O. Box 13767

Jackson, MS 39236

Address, City, State, and Zip Code

601-500-5533

Telephone Number

trollins@therollinsfirm.com

Email Address

103469 MS

MS Bar Number

CERTIFICATE OF SERVICE

I, Thomas C. Rollins, Jr., attorney for the Debtor, do hereby certify that by filing the attached Notice and Chapter 13 Plan, I have caused the following parties to be served electronically via ECF:

Case Trustee
Office of the US Trustee

I certify that I have this day served a true and correct copy of the attached Notice and Chapter 13 Plan by US Mail¹, postage prepaid, to the following creditor(s) listed in Sections 3.2 and/or 3.4 of the Plan pursuant to Fed. R. Bankr. P. 7004:

American Credit Acceptance, LLC
c/o C. T. Corporation System
645 Lakeland East Drive, Ste 101
Flowood, MS 39232

I further certify that I have this day served a true and correct copy of the Notice and Chapter 13 Plan by US Mail, postage prepaid, to all other parties listed on the attached master mailing list (matrix).

Date: July 10, 2025

/s/ Thomas C. Rollins, Jr.
Thomas C. Rollins, Jr., Attorney for Debtor

Thomas C. Rollins, Jr., MSB# 103469
The Rollins Law Firm, PLLC
P.O. Box 13767
Jackson, MS 39236
trollins@therollinsfirm.com
601-500-5533

¹ If the creditor is an insured depository institution, service has been made by certified mail.

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF MISSISSIPPI

IN RE:
KEISHA LATASHA ANDERSON

CASE NO: 25-12124-SDM

**DECLARATION OF MAILING
CERTIFICATE OF SERVICE**

Chapter: 13

On 7/10/2025, I did cause a copy of the following documents, described below,
Notice and Plan

to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to Fed.R.Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if fully set forth herein.

Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been served electronically with the documents described herein per the ECF/PACER system.

DATED: 7/10/2025

/s/ Thomas C. Rollins, Jr.
Thomas C. Rollins, Jr. 103469

The Rollins Law Firm
702 W. Pine Street
Hattiesburg, MS 39401
601 500 5533
trollins@therollinsfirm.com

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF MISSISSIPPI

IN RE:

KEISHA LATASHA ANDERSON

CASE NO: 25-12124-SDM

**CERTIFICATE OF SERVICE
DECLARATION OF MAILING**

Chapter: 13

On 7/10/2025, a copy of the following documents, described below,
Notice and Plan

were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above referenced document(s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of Service and that it is true and correct to the best of my knowledge, information, and belief.

DATED: 7/10/2025



Miles Wood
BK Attorney Services, LLC
d/b/a certificateofservice.com, for
Thomas C. Rollins, Jr.
The Rollins Law Firm
702 W. Pine Street
Hattiesburg, MS 39401

FIRST CLASS

AMERICAN CREDIT ACCEPTANCE LLC
CO C T CORPORATION SYSTEM
645 LAKELAND EAST DR STE 101
FLOWOOD MS 39232

CASE INFO

LABEL MATRIX FOR LOCAL NOTICING
05371
CASE 25-12124-SDM
NORTHERN DISTRICT OF MISSISSIPPI
ABERDEEN
THU JUL 10 11-04-24 CDT 2025

AFFIRM INC
ATTN BANKRUPTCY
650 CALIFORNIA ST FL 12
SAN FRANCISCO CA 94108-2716

DEBTOR

AMERICAN CREDIT ACCEPTANCE
ATTN BANKRUPTCY
961 E MAIN ST FL 2
SPARTANBURG SC 29302-2185

KEISHA LATASHA ANDERSON
2375 ATTALA CR 4125
SALLIS MS 39160-5186

(P)ASCENDIUM EDUCATION SOLUTIONS INC
38 BUTTONWOOD COURT
MADISON WI 53718-2156

ASPIRE CREDIT CARD
ATTN BANKRUPTCY
PO BOX 105555
ATLANTA GA 30348-5555

CAPITAL ONE
ATTN BANKRUPTCY
PO BOX 30285
SALT LAKE CITY UT 84130-0285

(P)CONTINENTAL FINANCE COMPANY
PO BOX 3220
BUFFALO NY 14240-3220

CREDIT ONE BANK
ATTN BANKRUPTCY DEPARTMENT
6801 CIMARRON RD
LAS VEGAS NV 89113-2273

(P)FAMILY CHOICE FINANCIAL
3208 SERVICE DRIVE
SUITE E
PEARL MS 39208-3539

FINGERHUT FETTIWEBBANK
ATTN BANKRUPTCY
6250 RIDGEWOOD ROAD
SAINT CLOUD MN 56303-0820

FIRST HERITAGE
ATTN BANKRUPTCY
PO BOX 1947
GREENVILLE SC 29602-1947

FIRST METROPOLITAN FINANCIAL SERVICES
ATTN BANKRUPTCY
6295 SUMMER AVENUE STE 102
MEMPHIS TN 38134-5983

FIRST PREMIER BANK
3820 N LOUISE AVE
SIOUX FALLS SD 57107-0145

(P)FIRST SAVINGS BANK BLAZE
ATTN BANKRUPTCY
1500 S HIGHLINE AVE
SIOUX FALLS SD 57110-1003

(P)SEQUIUM ASSET SOLUTIONS LLC
1130 NORTHCHASE PKWY
SUITE 150
MARIETTA GA 30067-6429

GENESIS FS CARD SERVICES
ATTN BANKRUPTCY
PO BOX 4477
BEAVERTON OR 97076-4401

~~EXCLUDE~~

GINNYSSWISS COLONY INC
ATTN CREDIT DEPARTMENT
PO BOX 2825
MONROE WI 53566-8025

~~TODD S JOHNS~~
~~TODD S JOHNS CHAPTER 13 TRUSTEE~~
~~PO BOX 1326~~
~~BRANDON MS 39043-1326~~

(P)KLARNA INC
ATTN BANKRUPTCY
PO BOX 8116
COLUMBUS OH 43201-0116

~~EXCLUDE~~

NELNET
ATTN CLAIMS
PO BOX 82505
LINCOLN NE 68501-2505

QUICK CASH FINANCIAL
209 MS 12
KOSCIUSKO MS 39090

~~THOMAS C ROLLINS JR~~
~~THE ROLLINS LAW FIRM PLLC~~
~~PO BOX 13767~~
~~JACKSON MS 39236-3767~~

(P)TOWER LOAN
P O BOX 320001
FLOWOOD MS 39232-0001

U S TRUSTEE
501 EAST COURT STREET SUITE 6430
JACKSON MS 39201-5022

UNITED CREDIT
234A N WOODLAND DR
FOREST MS 39074-3308

VYLISHA BOATMAN
2405 ATTALLA RD 4125
SALLIS MS 39160-5185

WFC
ATTN BANKRUPTCY
PO BOX 6429
GREENVILLE SC 29606-6429